

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:
Michelle A. Hoffstead



Order Filed on August 6, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-23029-RG

Adv. No.:

Hearing Date: August 1, 2018

Judge: Gambardella

**ORDER APPROVING LOAN MODIFICATION OF EXISTING MORTGAGE ON RESIDENCE AND
REDUCING PROOF OF CLAIM ARREARS TO ZERO WITH RESPECT TO NATIONSTAR
MORTGAGE LLC**

The relief set forth on the following pages, numbered two (2) through _____ is
hereby **ORDERED**.

.....

DATED: August 6, 2018

A handwritten signature in cursive script, reading "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Michelle A. Hoffstead
Case No.: 12-38204-RG
Caption of Order: Order Approving Loan Modification and Reducing Proof of Claim Arrears to Zero With Respect to Nationstar Mortgage, LLC

Upon consideration of Debtor's motion for an Order Approving Loan Modification of Existing Mortgage on Residence and Reducing Proof of Claim Arrears to Zero with Respect to Nationstar Mortgage, LLC ("Nationstar"), and good cause appearing therefore, it is hereby

ORDERED that the Debtor is authorized to enter into a modification of her existing loan with Nationstar on her property located at 3 3rd Street, Englewood Cliffs, NJ 07632 according to the following terms set out in the motion:

1. The amount of the loan is \$654,173.14, of which \$144,173.14 will be the Deferred Principal Balance, and \$510,000.00 will be the Interest Bearing Principal Balance to be amortized over 345 months.
2. The monthly payment is \$3,309.63, which includes escrow for insurance and real estate taxes.
3. The interest rate is fixed at 4.000%.

AND IT IS FURTHER ORDERED that the arrears included in the proof of claim filed by Nationstar are hereby amended to zero, and the Chapter 13 Trustee shall make no disbursements to Nationstar for payment of the proof of claim arrears,

AND IT IS FURTHER ORDERED that the Debtor shall file an Amended Chapter 13 Plan within thirty (30) days of the entry of the within order.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Michelle A. Hoffstead
Debtor

Case No. 16-23029-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db +Michelle A. Hoffstead, 3 3rd Street, Englewood Cliffs, NJ 07632-1423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC, as servicer for
Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for
Structured Asset Mortgage Investments II Trust 2007-AR3, Mortgage NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
Kevin M. Buttery on behalf of Creditor Wilmington Trust National Association
kevinbuttery@gmail.com
Kevin M. Buttery on behalf of Creditor Wilmington Trust, National Association, as Successor
Trustee to Citibank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust
2007-AR3, Mortgage Passthrough Certificates, Series 2007-A bkyefile@rasflaw.com
Laura M. Egerman on behalf of Creditor Wilmington Trust National Association
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Scott E. Tanne on behalf of Debtor Michelle A. Hoffstead info@tannelaw.com,
tanne.ecf.email@gmail.com
Sindi Mncina on behalf of Creditor Wilmington Trust, National Association, as Successor
Trustee to Citibank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust
2007-AR3, Mortgage Passthrough Certificates, Series 2007-A smncina@rascrane.com

TOTAL: 8